

Information to identify the case:

Debtor 1	Patrick O'Connor	Social Security number or ITIN	xxx-xx-2670
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Kimberly O'Connor	Social Security number or ITIN	xxx-xx-7792
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-22166-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Patrick O'Connor

Kimberly O'Connor

10/14/16

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Patrick O'Connor
 Kimberly O'Connor
 Debtors

Case No. 16-22166-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 318

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Oct 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2016.

db/jdb +Patrick O'Connor, Kimberly O'Connor, 390 Glendale Road, Beaver Falls, PA 15010-8522
 14243403 +1ST SUMMIT BANK, PO BOX 5480, JOHNSTOWN PA 15904-5480
 (address filed with court: 1st Summit Bank, 125 Donald Ln, Johnstown, PA 15904)
 14243406 +Bk Of Amer, Po Box 45144, Jacksonville, FL 32232-5144
 14243407 +Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
 14243413 +North Sewickley Township, 893 Mercer Road, Beaver Falls, PA 15010-6815
 14243414 +North Sewickley Township Sewer Authority, 893 Mercer Road, Beaver Falls, PA 15010-6815
 14243416 PennPower, PO Box 16001, Reading, PA 19612-6001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 15 2016 01:40:15 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14243405 EDI: BANKAMER.COM Oct 15 2016 01:18:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998
 14243404 +EDI: TSYS2.COM Oct 15 2016 01:18:00 Barclays Bank Delaware, Po Box 8803,
 Wilmington, DE 19899-8803
 14243408 +EDI: CHASE.COM Oct 15 2016 01:18:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14243409 +EDI: CBSKOHL.S.COM Oct 15 2016 01:18:00 Kohls/Capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 14243410 +EDI: CBSKOHL.S.COM Oct 15 2016 01:18:00 Kohls/Chase, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 14243411 E-mail/Text: camanagement@mtb.com Oct 15 2016 01:40:09 M & T Bank, 1 Fountain Plz,
 Buffalo, NY 14203
 14243412 E-mail/Text: camanagement@mtb.com Oct 15 2016 01:40:09 M & T Bank, Po Box 7678,
 Buffalo, NY 14240
 14243415 E-mail/Text: bankruptcy@firstenergycorp.com Oct 15 2016 01:40:37 Penn Power,
 76 S. Main Street, A-RPC, Akron, OH 44308-1890
 14243417 +EDI: RMSC.COM Oct 15 2016 01:18:00 SynCB/Banana Rep, Po Box 965005,
 Orlando, FL 32896-5005
 14243418 +EDI: RMSC.COM Oct 15 2016 01:18:00 SynCB/Care Credit, Po Box 965036,
 Orlando, FL 32896-5036
 14243419 +EDI: RMSC.COM Oct 15 2016 01:18:00 SynCB/Jcp, Po Box 965007, Orlando, FL 32896-5007
 14243420 +EDI: RMSC.COM Oct 15 2016 01:18:00 SynCB/Old Navy, Po Box 965005,
 Orlando, FL 32896-5005

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T Bank

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2016 at the address(es) listed below:

Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
 John L. Walker, Jr. on behalf of Debtor Patrick O'Connor jwalker@marwlaw.com,
 karen.w@marwlaw.com
 John L. Walker, Jr. on behalf of Joint Debtor Kimberly O'Connor jwalker@marwlaw.com,
 karen.w@marwlaw.com
 Joshua I. Goldman on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com

District/off: 0315-2

User: lfin
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov

TOTAL: 5